



**THE EFFECT OF ASSET UTILIZATION EFFICIENCY, CAPITAL
ADEQUACY RATIO ON PROFIT GROWTH WITH BANK SIZE AS
MODERATION VARIABLE OF BANKING SECTOR LISTED ON THE
INDONESIA STOCK EXCHANGE**

THESIS

Submitted as one of the requirements to obtain

Magister Manajemen

By

Ilham Ageng Pangestu

023202305070

FACULTY OF BUSINESS

MASTER OF TECHNOLOGY MANAGEMENT STUDY PROGRAM

CIKARANG

2025

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ABSTRACT

This study aims to analyze the effect of Asset Utilization Efficiency and Capital Adequacy Ratio on Profit Growth, with Bank Size as a moderating variable in the banking sector listed on the Indonesia Stock Exchange. The research employs a quantitative approach with secondary data collected from the annual financial reports of banks listed on the IDX for the period 2019–2023. The sample was selected using purposive sampling, resulting in a total of 17 banks as research objects. The analytical method used is Moderated Regression Analysis (MRA) to test the direct and moderating effects. The results indicate that Asset Utilization Efficiency has negative non-significant effect on Profit Growth, while Capital Adequacy Ratio shows a negative and significant effect. Furthermore, Bank Size is proven to moderate the relationship between Asset Utilization Efficiency and Profit Growth, but does not significantly moderate the effect of Capital Adequacy Ratio on Profit Growth.

Keyword: Asset Utilization Efficiency, Capital Adequacy Ratio, Profit Growth, Bank Size, Banking Sector

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh Asset Utilization Efficiency (AUE) dan Capital Adequacy Ratio (CAR) terhadap Pertumbuhan Laba, dengan Ukuran Bank sebagai variabel moderasi pada sektor perbankan yang terdaftar di Bursa Efek Indonesia. Penelitian ini menggunakan pendekatan kuantitatif dengan data sekunder yang dikumpulkan dari laporan keuangan tahunan bank-bank yang terdaftar di BEI untuk periode 2019–2023. Sampel ditentukan dengan metode purposive sampling, sehingga diperoleh 17 bank sebagai objek penelitian. Metode analisis yang digunakan adalah Moderated Regression Analysis (MRA) untuk menguji pengaruh langsung maupun moderasi. Hasil penelitian menunjukkan bahwa Asset Utilization Efficiency berpengaruh negatif namun tidak signifikan terhadap Pertumbuhan Laba, sementara Capital Adequacy Ratio berpengaruh negatif dan signifikan. Selanjutnya, Ukuran Bank terbukti memoderasi hubungan antara Asset Utilization Efficiency dan Pertumbuhan Laba, tetapi tidak secara signifikan memoderasi pengaruh Capital Adequacy Ratio terhadap Pertumbuhan Laba.

Kata Kunci: Asset Utilization Efficiency, Capital Adequacy Ratio, Pertumbuhan Laba, Ukuran Bank, Sektor Bank

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